$$
\begin{aligned}
& 1 p+1 p+1 p=3 p \\
& 5 p+5 p+5 p+5 p=20 p \\
& 10 p+10 p+10 p=30 p
\end{aligned}
$$

Paying with one coin - 20p
Any combinations of coins to make 20p, e.g.
two lop coins
four $5 p$ coins
ten $2 p$ coins
twenty Ip coins
or any combination of coins of different values that total 20p

James used ten $2 p$ coins to buy four giant marshmallows.

